

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Dessia Cruz

Debtor(s)

CHAPTER 13

PENNSYLVANIA HOUSING FINANCE AGENCY  
Movant

vs.

NO. 18-10721 elf

Dessia Cruz

Debtor(s)

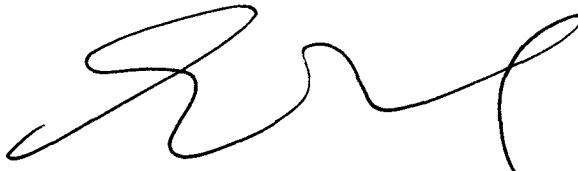
11 U.S.C. Sections 362 and 1301

William C. Miller Esq.  
Trustee

**ORDER**

AND NOW, this 29th day of January , 2019 at Philadelphia, upon failure of Debtor(s) and the Trustee to file and Answer or otherwise plead, it is:

**ORDERED THAT:** the Motion for Relief from the Automatic Stay is **GRANTED** and the automatic stay under 11 U.S.C. Section 362, is **MODIFIED** with respect to the subject premises located at 1621 Wakeling Street, Philadelphia, PA 19124 (“Property”), so as to allow Movant, its successors or assignees, to proceed with its *in rem* rights and remedies under the terms of the subject Mortgage and pursue its *in rem* State Court remedies including, but not limited to, taking the Property to Sheriff’s Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff’s Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.



**ERIC L. FRANK**  
**U.S. BANKRUPTCY JUDGE**